

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: RAMON GARIBAY	§	Case No. 07-73011
TAMMY L. GARIBAY	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/12/2007.
- 2) The plan was confirmed on 03/14/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/12/2009, 12/01/2011.
- 5) The case was completed on 03/28/2012.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$61,061.00.
- 10) Amount of unsecured claims discharged without full payment: \$21,918.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 71,410.00	
Less amount refunded to debtor	\$ 1,001.48	
NET RECEIPTS		\$ 70,408.52

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,735.05	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,235.05
Attorney fees paid and disclosed by debtor:	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MACEY BANKRUPTCY LAW, PC	Lgl	3,500.00	3,500.00	3,500.00	2,500.00	0.00
GMAC	Sec	15,696.00	14,418.28	14,418.28	14,418.28	448.56
ABA	Uns	562.00	562.00	562.00	562.00	0.00
BAKER, MILLER, MARKOFF &	Uns	0.00	NA	NA	0.00	0.00
FIA CARD SERVICES aka BANK OF	Uns	7,302.00	3,605.46	3,605.46	3,605.46	0.00
CAPITAL ONE BANK (USA) NA	Uns	989.00	1,290.33	1,290.33	1,290.33	0.00
LVNV FUNDING LLC	Uns	3,420.00	3,692.06	3,692.06	3,692.06	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,431.00	1,645.46	1,645.46	1,645.46	0.00
ECAST SETTLEMENT	Uns	1,880.00	2,026.17	2,026.17	2,026.17	0.00
DELL FINANCIAL SERVICES LP	Uns	2,084.00	2,356.77	2,356.77	2,356.77	0.00
DISCOVER BANK	Uns	8,709.00	8,709.44	8,709.44	8,709.44	0.00
DISCOVER BANK	Uns	6,908.00	6,908.76	6,908.76	6,908.76	0.00
WORLD FINANCIAL NETWORK	Uns	378.00	483.18	483.18	483.18	0.00
ECAST SETTLEMENT	Uns	1,879.00	2,015.02	2,015.02	2,015.02	0.00
PRA RECEIVABLES MANAGEMENT	Uns	287.00	387.68	387.68	387.68	0.00
ECAST SETTLEMENT	Uns	0.00	5,510.53	5,510.53	5,510.53	0.00
ECAST SETTLEMENT	Uns	1,302.00	1,439.67	1,439.67	1,439.67	0.00
ECAST SETTLEMENT	Uns	2,898.00	3,080.78	3,080.78	3,080.78	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ECAST SETTLEMENT	Uns	2,140.00	2,291.72	2,291.72	2,291.72	0.00
EAST BAY FUNDING	Uns	982.00	1,135.57	1,135.57	1,135.57	0.00
TRI STATE ADJUSTMENTS	Uns	301.00	320.03	320.03	320.03	0.00
US BANK	Uns	0.00	NA	NA	0.00	0.00
US BANK	Uns	0.00	NA	NA	0.00	0.00
US BANK	Uns	9,311.00	NA	NA	0.00	0.00
US BANK	Uns	5,073.00	NA	NA	0.00	0.00
US BANK	Uns	0.00	NA	NA	0.00	0.00
US BANK	Uns	0.00	NA	NA	0.00	0.00
WELLS FARGO	Uns	5,510.00	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Uns	2,024.00	NA	NA	0.00	0.00
ABA	Uns	0.00	846.00	846.00	846.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 14,418.28	\$ 14,418.28	\$ 448.56
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 14,418.28	\$ 14,418.28	\$ 448.56
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 48,306.63	\$ 48,306.63	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,235.05	
Disbursements to Creditors	\$ 63,173.47	
TOTAL DISBURSEMENTS:		\$ 70,408.52

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/18/2012

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.